



agent briefing

NEWS FROM COVERED CALIFORNIA

director's corner

Dear Covered California Enrollment Channel Partners,

As 2024 comes to an end, I want to highlight some of the major events and updates that have occurred throughout the year. In February, [Covered California announced](#) that a record number of Californians selected health plans for the 2024 plan year – more than 1.7 million Californians chose a health plan through Covered California for 2024, with over 300,000 new enrollees and over 1.4 million renewing their coverage. The increased federal subsidies through the Inflation Reduction Act paired with [California's cost-sharing reduction program for 2024](#) helped create the highest number of new sign-ups during an Open Enrollment Period. Health coverage has become more attainable and affordable than ever for so many Californians!

March 23, 2024, marked the 14th anniversary of the signing of the Patient Protection and Affordable Care Act into law. Covered California has done incredible work to reduce the uninsured population in California — the largest such decrease in the nation. At Covered California, we have seen firsthand and through the work of our hard-working enrollment channel partners the impact that provisions such as premium subsidies and guaranteed issue have had. These provisions ensure that people can afford high-quality health insurance and cannot be denied coverage due to preexisting conditions.

In June, Covered California announced that nearly 160,000 Californians remained covered through the Medi-Cal to Covered California enrollment program over the previous year. In April 2023, Medi-Cal resumed its renewal process by redetermining eligibility for over 15 million of its members. In May 2023, Covered California and the Department of Health Care Services (DHCS), which administers California's Medi-Cal program, launched the [Medi-Cal to Covered California enrollment program](#). Under this program, Covered California automatically enrolls individuals in a low-cost health plan when they lose Medi-Cal coverage and gain eligibility for financial help through Covered California. This important program has helped many people transition from Medi-Cal to Covered California to remain covered with comprehensive, affordable health insurance and to avoid gaps in coverage.

Covered California also announced in June the 105 community-based organizations and clinics that were awarded grants under the Navigator program lasting from July 1, 2024, to June 30, 2027. Navigators play a vital role in Covered California's mission to expand access to affordable, quality health care in California. Navigators educate consumers about their health plan options, provide in-person enrollment and renewal assistance, and offer ongoing support to diverse and underserved populations throughout California. More details on the

program and the organizations that received the grants can be found on the [Navigator Grant home page](#).

Our 12th Open Enrollment began on November 1. With California's Enhanced Cost Sharing Reduction plans, this Open Enrollment period has offered and will continue to offer Californians the greatest affordability and access to care ever! The state-enhanced Cost-Sharing Reduction (CSR) program will lower the cost of care for over a million Californians. In 2025, Californians with incomes above 200% of the federal poverty level are eligible to enroll in an Enhanced Silver 73 plan with no deductibles and reduced out-of-pocket costs, while those under 200% FPL will continue to have access to higher levels of benefits. With the state-enhanced CSR subsidies, anyone who chooses a Silver cost-sharing reduction plan with Covered California will have no deductibles.

To promote health literacy and provide consumers with more information during Open Enrollment, Covered California launched a "Let's Talk Health" campaign. The ["Let's Talk Health" website](#) and the ["Let's Talk Health" social press kit](#) include resources and materials that reflect cultural insights and more simplified language for consumers. Through a partnership with the California State Library and local libraries across California, Covered California has provided in-language and culturally appropriate resources and hosted educational workshops for consumers to ask questions and to learn about health insurance. Covered California promoted this health literacy message throughout the state during Open Enrollment, hosting kickoff events in public libraries.

As of November 1, 2024, Deferred Action for Childhood Arrivals (DACA) recipients are eligible for healthcare coverage, allowing them to enroll through Covered California with financial help. Many consumers who are DACA recipients may be eligible to apply for a Covered California health plan and receive financial help. We have several resources in our [Deferred Action for Childhood Arrivals \(DACA\) Toolkit](#) for you to help consumers understand their health insurance options and to assist them with the Covered California enrollment process.

And finally, I want to express my sincere gratitude for your commitment to connecting so many Californians with high-quality, affordable health insurance coverage through Covered California. I appreciate all your hard work over this past year, and I thank you for your partnership in our mission. I look forward to our continued collaboration in serving others and establishing another great year. I hope you have a happy, healthy, and successful 2025!



Robert Kingston

Director

Outreach and Sales Division

latest news

News Release: December 23, 2024

[Covered California Hits Record Enrollment Before its First Key Open Enrollment Deadline on Dec. 31](#)

News Release: December 12, 2024

[Covered California Continues “Let’s Talk Health” Campaign With Record Financial Support Available As Its 12th Open Enrollment Continues](#)

News Release: December 3, 2024

[Kathleen Webb Named New Chief Deputy Executive Director of Operations for Covered California](#)

important reminders

Renewal and Open Enrollment Period for 2025 Coverage

Our [2025 Renewal Toolkit](#) and [Open Enrollment Toolkit](#) include several resources that you can use to help consumers understand and identify their best coverage options for plan year 2025.

Deferred Action for Childhood Arrivals (DACA) Eligible Consumers

Deferred Action for Childhood Arrivals (DACA) recipients are eligible for health care coverage, allowing them to enroll through Covered California with financial help. Many consumers who are DACA recipients may be eligible to apply for a Covered California health plan and receive financial help. Please reference our newly created [Deferred Action for Childhood Arrivals \(DACA\) Toolkit](#) for resources to help consumers understand their health insurance options and to assist them with the Covered California enrollment process.

**Covered California will continue to monitor the litigation seeking to block this new rule; we will promptly share updates on any developments and their potential impact on consumers, closely working with enrollment partners to ensure awareness.*

FPL Chart for 2025

The [Program Eligibility by Federal Poverty Level \(FPL\) for 2025 chart](#) is now available. The new FPL chart shows up-to-date income limits and information used for coverage eligibility determinations effective in the 2025 benefit year.

Reminders:

- Medi-Cal uses the [FPL guidelines from the current year](#) to determine eligibility for all Medi-Cal programs. After the federal government publishes its updated FPL guidelines, CalHEERS is updated with these new limits for Medi-Cal eligibility determinations, approximately March each year.
- Medi-Cal uses monthly income, whereas Covered California uses annual income to determine FPL; a mid-year change in income could cause the monthly (Medi-Cal)

income to be different from the annual (Covered California) income, resulting in a different eligibility determination than expected.

Patient-Centered Benefit Design Chart

Consumers can shop across Covered California’s different health insurance companies knowing that the benefits are the same, depending on metal tier, no matter which company they choose. This gives consumers a comparison of copays, deductibles, and other out-of-pocket costs, so there are no surprises when they use their plan. Consumers can choose their coverage level based on the metal tier system and can then compare the costs and star ratings of the plans within that metal tier in their area. For a more detailed look, please refer to the new [Patient-Centered Benefit Designs and Medical Cost Shares Chart for 2025](#).

State of Emergency Special Enrollment Period

Californians affected by a natural or human-caused disaster that results in a Governor’s State of Emergency proclamation may qualify for a Special Enrollment Period (SEP). The table below shows the current state of emergency list, the date of the Qualifying Life Event (QLE), and the last day to select a plan (SEP End Date). The QLE dropdown menu on the Special Enrollment page of the application now includes a state of emergency option. To assist consumers who may qualify for this SEP, select “**County under state of emergency**” from the dropdown menu and enter the date of the Qualifying Life Event.

State of Emergency	QLE Date	SEP End Date
Siskiyou County – Shelly Fire	November 1, 2024	December 31, 2024
City of Oceanside – Pier Fire	November 1, 2024	December 31, 2024
Sierra County – Bear Fire	November 1, 2024	December 31, 2024
Ventura County – Mountain Fire	November 7, 2024	January 6, 2025
Del Norte, Humboldt, Mendocino Counties – Earthquake	December 5, 2024	February 3, 2025

Help Requests and Live Chat Features

Enrollers can submit support cases directly from the Enroller Portal! This feature aims to streamline the process of reporting more complex issues and improve the overall user experience by enabling you to track the status of your cases and receive timely updates in one accessible location.

Enrollers can also access real-time assistance through our newly implemented live chat feature! This enhancement is designed to provide immediate support, allowing you to resolve common issues and get answers to your questions without delay. Live chat is available during [standard business hours](#), ensuring you have access to support when you need it most.

For more detailed information on how to access these exciting new features, reference our newly created [Enroller Portal Help Request and Live Chat Guide](#).

My Profile Page Guide

Please reference our [My Profile Page Guide for Certified Enrollers](#), which shows the features available for account self-management. These features allow users to update their Covered California password, security measures and verification methods, personal details, and more.

Updated Income Self-Attestation Form

Covered California compares the information entered on the application with government data sources or information previously provided. Consumers are asked to [submit documents to confirm their eligibility](#) if the data is inconsistent. An updated [Income Self-Attestation Form](#) is now available on the Covered California site to increase the accuracy of income-related information verification and streamline the data entry process. Please discard any saved or printed versions of the previous form and start using this updated form for [Proof of Income](#).

resources

Social Media Toolkit

Please reference the [Social Media Toolkit](#), which provides resources—logos, digital banners, shareable images, and sample posts—to help spread the word about Covered California on social media channels.

We recommend downloading the .zip file to save the Toolkit PDF and images to your computer. Review carefully the “Social Media How To and Best Practices” file for instructions and tips on posting messages and images to your social media channels.

Helpful Resources and Materials

[Enrollment Partner Toolkits](#) are a “one-stop shop” for Covered California’s Certified Enrollers and include resources and materials to help you support Covered California consumers. Our Toolkits provide a wide range of consolidated documents, such as Job Aids, Quick Guides, FAQs, Talking Points, and more.

seen on social

Facebook



Covered California

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Health insurance plans through Covered California include FREE preventive care. And financial help is available to lower the monthly premium payment!

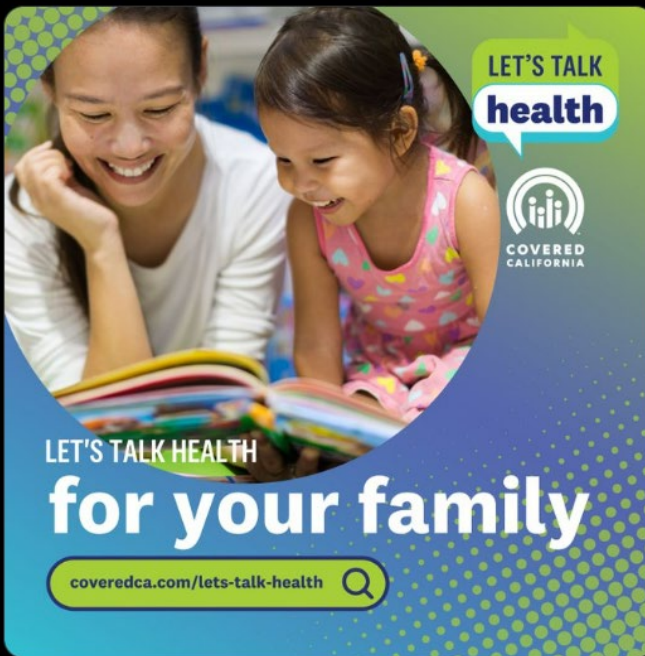


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Covered California @CoveredCA · Dec 9

Your family's health comes first, and Covered California is here to help. With affordable coverage and financial help for nearly 90% of enrollees, it's easier to access the care you need to protect your family. Learn more at CoveredCA.com/Lets-Talk-Heal... #LetsTalkHealth



service center

Agent Service Center

Phone: (877) 453-9198

Monday - Friday, 8:00 a.m. to 6:00 p.m.

Saturdays and Sundays, Closed

Covered California for Small Business (CCSB) Service Center

Phone: (855) 777-6782

Monday - Friday, 8:00 a.m. to 5:00 p.m.

Saturdays and Sundays, Closed

Review the [Agent and CCSB Service Center schedule](#) for a full list of availability and a list of holiday closures.